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Attorney Docket No. 29056-501-059
Appln. No.: 10/797,143



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Han Chen, *et al.*
ASSIGNEE: Risk Management Solutions, Inc.
SERIAL NUMBER: 10/797,143 EXAMINER: Jon M. Bass
FILING DATE: March 11, 2004 ART UNIT: 3639
FOR: SYSTEMS AND METHODS FOR DETERMINING
CONCENTRATIONS OF EXPOSURE

OCTOBER 18, 2005
New York, NY

PETITION TO MAKE SPECIAL/EXPEDITED EXAMINATION

MAIL STOP PETITION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sirs:

Applicants respectfully request that the examination of the above-identified patent application be made special and expedited pursuant to 37 C.F.R. § 1.102(d). The fee as set forth under 37 C.F.R. § 1.17(h) is enclosed herein. The Director is authorized to charge any further fees or credit any overpayments to Deposit Account No. 50-0311, Ref. No. 29056-501-059.

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Accordingly, Applicants hereby requests and submits:

- A. The present Petition To Make Special/Expedited Examination with fee.
- B. A pre-examination patentability search has been conducted in the following fields of search:

<u>Class</u>	<u>Subclass</u>
705	4, 10, 26, 35, 36, 38, 39, 40 and 50
- D. An Information Disclosure Statement (IDS) citing the references found in the patentability search.
- E. Under 37 CFR § 1.98 (a)(2)(i), copies of the cited U.S. patents and U.S. publications identified on the MODIFIED FORM 1449/PTO included with the IDS are not enclosed.
- F. The pending claims are claims 1-30, with claims 1 and 15, the independent claims, being set out as follows:
 - 1. An exposure analyzing system, comprising:
 - a database manager module;
 - a parameter builder module; and
 - an accumulation analyzer module to determine a concentration of exposure.
 - 15. An exposure analyzing method, comprising the steps of:
 - defining parameters;
 - determining a concentration of exposure using a financial perspective to determine exposure for an exposure location; and
 - generating an output.

G. Applicants submits a detailed discussion of references found in the prior art search and disclosed in the concurrently filed Information Disclosure Statement:

1. U.S. Patent No. 5,855,005

U.S. patent no. 5,855,005 (“the ‘005 patent”), is directed to a computer-implemented system for auditing an exposure of an entity, the exposure forming the basis of a premium amount to be charged to the entity for an insurance policy. The ‘005 patent fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the ‘005 patent fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

2. U.S. Published Patent Application No. 2001/0027437

U.S. published patent application no. 2001/0027437 (“the ‘437 application”), is directed to a method for managing, on a pooled basis, the credit risk coverage of contract performance by contracting parties. The ‘437 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the ‘437 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

3. U.S. Published Patent Application No. 2002/0042770

U.S. published patent application no. 2002/0042770 (“the ‘770 application”), is directed to a liquid insurance contract (LIC), which includes a security which is traded or tradable and which has cash flows to the issuer based upon a liability whose exact value is unknown at the time of issuance. The ‘770 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the ‘770 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

4. U.S. Published Patent Application No. 2002/0188556

U.S. published patent application no. 2002/0188556 (“the ‘556 application”), is directed to a method for monitoring financial exposure in an entity having a plurality of operating units. The method includes gathering information about each of the operating units including product information and collateral information, and mapping the product information and the collateral information to standardized product information and standardized collateral information. The ‘556 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the ‘556 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

5. U.S. Published Patent Application No. 2003/0120568

U.S. published patent application no. 2003/0120568 ("the '568 application"), is directed to a credit index, a system and method for structuring/operating a credit index and method for determining the liquidity of a credit. The '568 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the '568 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

6. U.S. Published Patent Application No. 2003/0195776

U.S. published patent application no. 2003/0195776 ("the '776 application"), is directed to a method for processing a life insurance facultative case summary submission over a network between a ceding company and a reinsurer. The '776 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the '776 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

7. U.S. Published Patent Application No. 2004/0064346

U.S. published patent application no. 2004/0064346 ("the '346 application"), is directed to a method of systematically gathering information relating to risk perceptions. The method consists of the steps of providing a site on a network, allowing a selected

group of users access to the site, receiving information from one or more of the users, communicating the information received to a database, periodically extracting elements of information from the database and preparing a report based upon one or more of the extracted elements of information. The '346 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the '346 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

8. U.S. Published Patent Application No. 2005/0131828

U.S. published patent application no. 2005/0131828 ("the '828 application"), is directed to a method and system for cyber-security damage assessment and evaluation measurement. The '828 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the '828 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

9. U.S. Published Patent Application No. 2005/0187881

U.S. published patent application no. 2005/0187881 (“the ‘881 application”), is directed to an account management system which stores customer or client-related information to be stored. The stored information may be viewed and manipulated in a manner that reflects the relationship among different customers. The ‘881 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the ‘881 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

10. U.S. Published Patent Application No. 2005/0203825


U.S. published patent application no. 2005/0203825 (“the ‘825 application”), is directed to a method of processing financial articles of trade. The method includes aggregating collected data from a plurality of liquidity destinations. The ‘825 application fails at least to disclose an exposure analyzing system having a database manager module, a parameter builder module and an accumulation analyzer module to determine a concentration of exposure, as claimed in claim 1. Moreover, the ‘825 application fails at least to disclose an exposure analyzing method including defining parameters, determining a concentration of exposure using a financial perspective to determine exposure for an exposure location and generating an output, as claimed in claim 15.

CONCLUSION

On the basis of the foregoing, Applicants respectfully requests the granting of this Petition To Make Special/Expedited Examination and respectfully solicit favorable examination at that time.

Respectfully submitted,

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